

Employee Benefits Open Enrollment Plan Year 2019



What's Happening in 2019?

- ☐ **New medical carrier – Aetna!**
 - **Aetna's network---Health Network Option**
 - **Aetna's pharmacy---Aetna Premier Plus Formulary**
 - **Aetna's Preventive Medicine List**
 - Includes medications that are covered before deductible with a copay or coinsurance
 - **Aetna Member Website, Health app, Teladoc, Discount programs**
- ☐ **The Health Reimbursement Account will no longer be available effective July 1, 2019 due to ACA regulations on embedded deductibles**
- ☐ **Delta Dental**
 - **No benefit or rate changes**
- ☐ **Blue View Vision**
 - **No benefit or rate changes**
- ☐ **HSA and Cobra services provider Stanley, Hunt, Dupree & Rhine rebranded to **McGriff Flexible Benefit Services and McGriff COBRA Services** on April 29, 2019.**

Medical Benefits



Martinsville City Public Schools

Health Network Option

Benefits	In-Network	Out-of-Network
Annual Deductible – Ind/Fam	\$3,000/\$6,000	\$6,000/\$12,000
Out of Pocket Max – Ind/Fam	\$4,000/\$8,000	\$8,000/\$16,000
Preventive Care	No Charge	30% after deductible
Office Visit Copay - PCP/Specialist	Deductible then 100%	30% after deductible
Urgent Care	Deductible then 100%	30% after deductible
Diagnostic Test /Complex Imaging	Deductible then 100%	30% after deductible
Emergency Room	Deductible then 100%	30% after deductible
Inpatient Hospital	Deductible then 100%	30% after deductible
Outpatient Hospital	Deductible then 100%	30% after deductible
Routine Eye Exam (1 exam per 12 months)	No charge	30% after deductible
Teladoc Consult	\$40 applied towards deductible	N/A
Prescription (up to a 30 day supply)	Deductible then \$10/\$40/\$60 copay	Not Covered
Prescription (mail order or retail up to a 90 day supply)	Deductible then \$25/\$100/\$150 copay	Not Covered

Important information about your pharmacy plan

Your formulary is the Aetna Premier Plus Formulary

Retail Pharmacy – up to a 30 day supply

\$10/\$40/\$60 copay after deductible for up to a 30 day supply

Specialty medications, 20% coinsurance, maximum \$250

Mail Order or Retail Pharmacy – up to a 90 day supply \$25/\$100/\$150 copay after deductible for up to a 90 day supply

- Preventive Rx – this is a list of medications that are covered with just a copay, no deductible
- Vaccines are covered under medical and pharmacy

Details in Plan Design document



Aetna's Website

Log in to your Aetna member website at aetna.com

Login

Features that get you where you need to go

Find care



- Search network providers.
- Find walk-in clinics.
- Change your doctor.
- See past activity.

Manage claims



- View and sort claims.
- Pay your provider.
- Get a claims breakdown.

See coverage and costs



- Get coverage details.
- See out-of-pocket costs.
- Compare costs.
- Read doctor reviews.

Manage prescriptions



- Find a pharmacy.
- Order medicine.
- See what's covered.
- Learn side effects.
- Ask a pharmacist.

Stay healthy

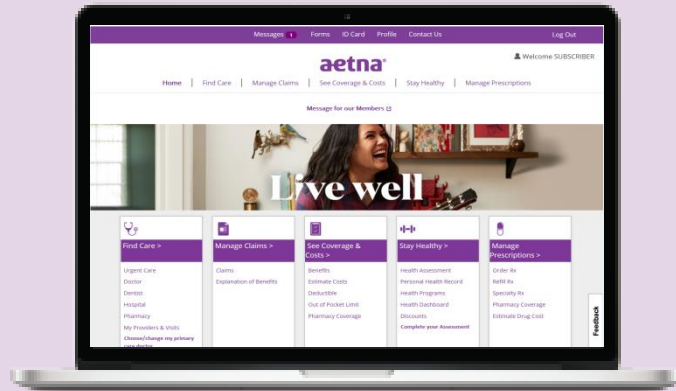


- Take a health assessment.
- Try health coaching.
- Start a wellness program.
- Get treatment options.
- Save on gyms, vision and more.

Visit **aetna.com**
and log in to your
member website.

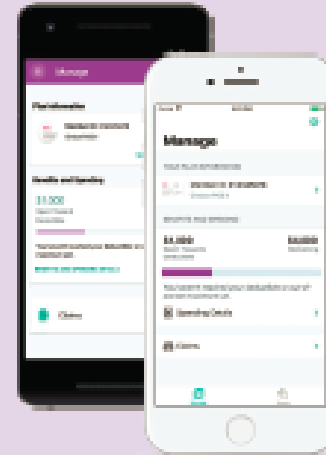
Aetna Member Website and Aetna Health App

Welcome to a simpler and easier way to manage your health plan



AT HOME

Visit your member website at aetna.com to create an account and log in.



ON THE GO

Get the Aetna HealthSM app by texting "AETNA" to 90156 for a link to download the app (message and data rates apply).

Find and compare services

- Search for facilities, procedures or medications
- Find in-network providers
- Estimate and compare costs

Manage Benefits

- Access your medical ID card
- Track spending and progress toward deductibles
- View and pay your claims

Aetna's Informed Health Line

Get health questions answered – even after office hours

Whether it's the middle of the night, you're away from home, or you're just not sure if you need to call your doctor, **Informed Health® Line** is here for you. With one simple call, you can:

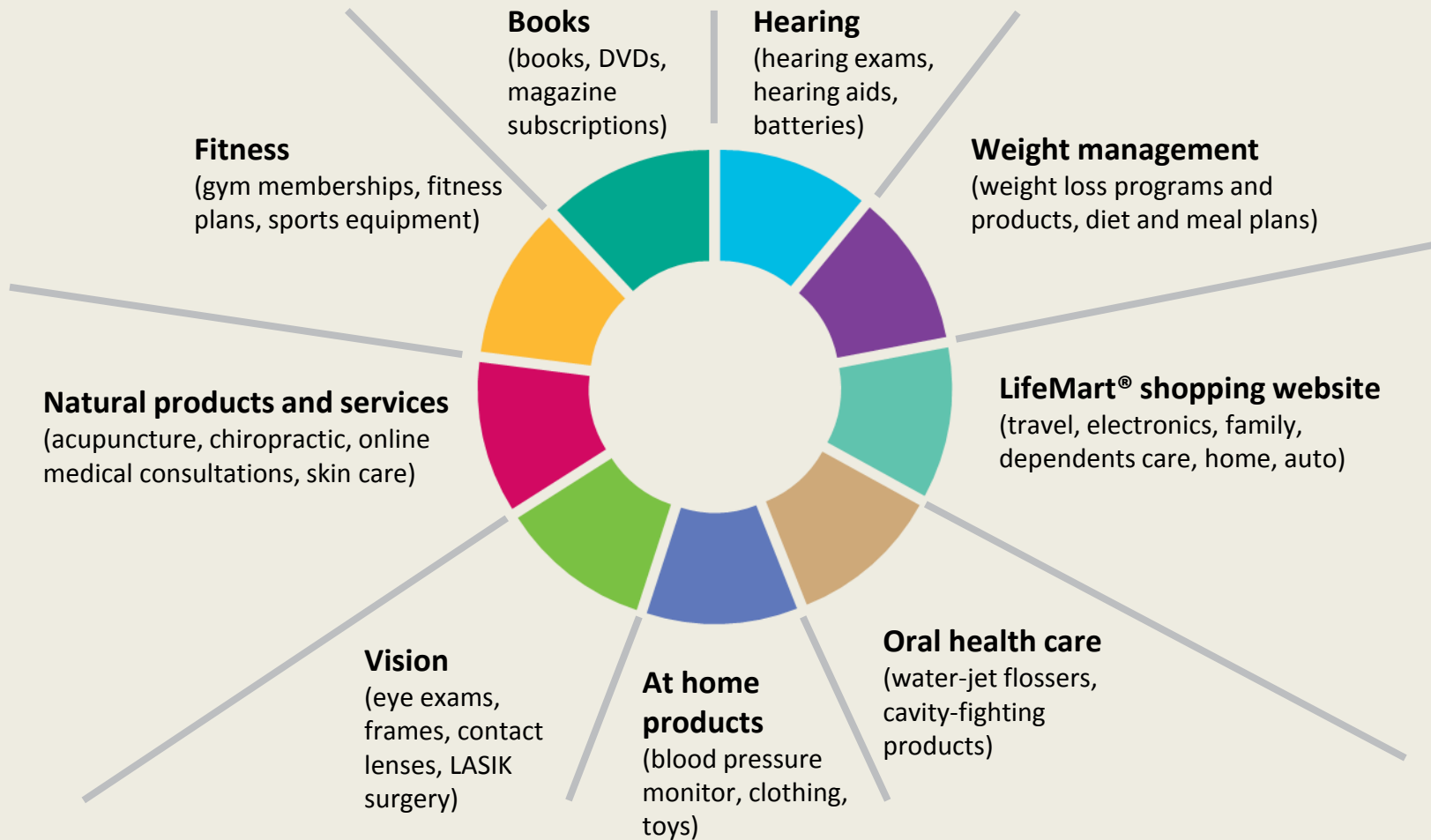
- Learn more about health and help prepare for a doctor's visit
- Get emails from a nurse with videos that are relevant to your question or topic
- Find out more about a medical test or procedure

Go online for even more health information

If you like to go online for health information, check out the Informed Health Line page on your secure member website. Here's what you can do:

- Use our symptom checker
- Learn about an upcoming medical test
- Research a new medication you're taking

Aetna Discount Programs



Aetna's Value Add-Ons

Healthy vision

Savings on eyewear and exams

With EyeMed, you get:

Plenty of prescription savings

If your vision isn't 20/20, you'll love discounts on:

- Designer frames
- The latest in lens technology
- Non-disposable contact lenses
- Sunglasses, and more

Great rates on eye exams

Your eye exams are always discounted. So even if your plan covers your first exam, you can save on another one from any participating doctor.

Lots of locations

You can visit many doctors in private practice. Plus, national chains like JCPenney Optical, LensCrafters, Target Optical, Sears Optical and Pearle Vision.¹ You can find them all on your member website at aetna.com.

More eye-openers

- Savings on LASIK laser eye surgery
- Replacement contact lenses, delivered to your door
- Savings on eyeglass chains, lens cases and cleaners, and nonprescription sunglasses

A fit, fabulous you

Savings on gyms and health coaching

Discounts on gym memberships

Get access to gyms close to home and on the road.

A healthier you from home

If staying home is more your style, you have choices.

Health coaching

Get one-on-one support to quit smoking, ease stress, lose weight and more. On your schedule.

At-home weight-loss program

Your body is your business. So you get weight-loss tips, menus and weigh-ins ... right in the privacy of your home. You get plans to help you lose the weight and keep it off. These plans may offer:

- Abundant menu options
- Online tools and coaching
- Counseling
- Free shipping*
- No contract or cancellation penalties**

Savings on home exercise equipment

Build your body — and your home gym — with discounts on home exercise helpers.

Teladoc

Receive treatment *within **minutes*** for non-emergency, acute general medical needs...

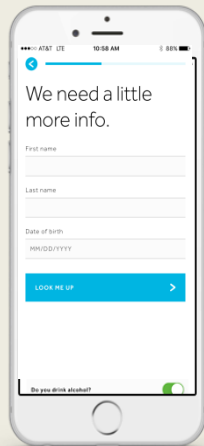
Talk to a doctor **anytime,**
anywhere



- Flu
 - Cough
 - Sinus problems
 - Upper respiratory infection
 - Pink eye
 - Bronchitis
 - Nasal congestion
 - Sore throat
 - Sinusitis
 - Seasonal allergies
 - Cold
 - Arthritis
 - Backache
 - Rash/poison ivy
 - Bug bites
 - Food poisoning
 - Sunburn
 - Rash
- **Prescriptions as needed**
 - No controlled substances, psychiatric or lifestyle drugs
- Consult cost is **\$40** applied towards deductible

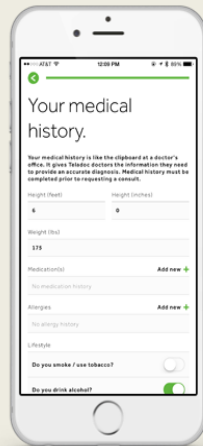
Teladoc

- General Medical Consult
- How it works



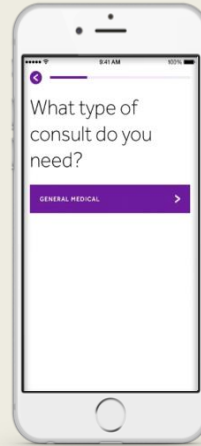
Set up your account

Set up your account by app, web or phone



Complete medical history

The doctor will review information about past conditions, medications, allergies and your family's medical history



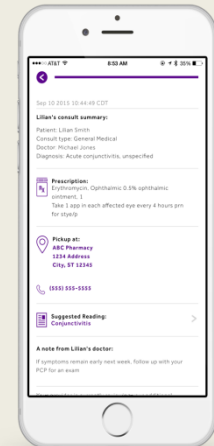
Request a visit

Request a visit with the next available doctor OR schedule a time that fits your needs



Talk to a doctor

Talk to a doctor 24/7 by phone or video (app or online)



Get resolution

If medically necessary, the doctor will send a prescription to the **pharmacy of your choice**

Care Management



- This program supports conditions like diabetes, heart disease, asthma and low back pain.
- You get one-on-one nurse support and online coaching programs to help you manage your condition.
- You choose why, when or how often to speak with your health coach. Your coach is not only a registered nurse, but a personal support system for your health.
- Helps you make best use of benefits

Aetna ID Card

ID card features

Family ID card that shows up to five family members

- One ID card issued for individual coverage; 2 ID cards issued for all other tiers
- ID cards will also be available to **view** and **print** online via Aetna mobile app or Aetna website.
- Member Services phone number, and claims mailing address are on your ID card



Important contact information

- **Aetna Customer Service:** 1-855-736-9478
- **Informed Healthline:** 1-800-556-1555
- **Care Management:** 1-866-269-4500
- **Teladoc:** 1-855-Teladoc
- **Website:** www.aetna.com
- **Find a Doctor** (top right corner)
- Under Not yet a member?
- Select **Plan through an employer**
- Under Aetna Open Access Plans
- Select **Health Network Option**
- **Pharmacy lookup link:**
[2019 Premier Plus pharmacy](#)



Health Savings Account - HSA

- You must be enrolled in the Aetna HNO \$3,000 HDHP to have a HSA.
- The HSA is an individually owned bank account and designed to allow you to build up money. The account will roll the unused money from year to year to cover expenses you may incur in future years – No Use It or Lose It!
- A HSA allows you to pay for health care and other eligible expenses with TAX FREE money – No Federal, State, FICA taxes!
- The account is owned by you and it goes with you if you change jobs or retire.
- Money can be invested much like 401(k) funds.
- If the money is withdrawn for any reason other than to pay qualified expenses before age 65, you will pay income taxes plus a 20% penalty.
- If you are enrolled in another medical plan (traditional plan with copays), Medicare or Tricare, you are not eligible to have funds contributed to the Health Savings Account.



HSA Allowable Expenses

Examples of Eligible Medical Expenses (For You and Your Dependents)

- Acupuncture
- Alcohol and drug addition treatment
- Breast reconstruction surgery
- Dental treatment
- Diagnostic tests and devices
- Doctor's visits
- Prescriptions
- Eyeglasses, contact lenses and exams
- Fertility enhancements
- Hearing aids and batteries
- Operations/surgery (non-cosmetic)
- Nursing services
- Physical therapy
- Psychiatric care
- Smoking cessation
- Chiropractic care

For a Complete List, see IRS List of 213 (d) Expenses

www.irs.gov/pub/irs-pdf/p502.pdf

Using your Health Savings Account (HSA)

- Maximum Employee only contribution for 2019 – **\$3,500**
- Maximum Employee + 1 or more Contribution for 2019 - **\$7,000**
- If you are 55 or older, you are allowed to contribute an additional \$1,000.
- Dependents don't have to be on your health plan to get eligible expenses reimbursed through your HSA.
- You only have access to the money which is available in the account.
- You are required to keep information to substantiate if the IRS were to request.
- Debit Card gives you immediate access. You can also request a reimbursement to be paid to you by check or direct deposit



2019 HSA City Contributions

- The City will make the following contributions to your Health Savings Account:
 - Employees enrolled in the Aetna health insurance will receive \$250 and will be eligible for an additional \$250 upon completion of Aetna's Health Risk Assessment for a total of \$500.
 - Employees covering dependents will receive \$250 and be eligible for an additional \$250 upon completion of Aetna's Health Risk Assessment. If all family members covered on the health plan complete the HRA, an additional \$480 will be contributed for a total of \$980.
 - Employees that have a physical exam will receive an additional one-time \$220 contribution.
 - You must submit a certificate of completion to Human Resources in order to receive the reimbursement .
 - The initial \$250 contribution will be made in one lump sum in July 2019 by the 15th.
 - Contributions will be prorated based upon your date of employment.

Aetna Medical Premiums

****Per pay period (12 pays)****

	2019 Pre-Tax Premiums HNO \$3,000
Employee Only	\$130.00
Employee + Child	\$717.95
Employee + Children	\$717.95
Employee + Spouse	\$668.91
Employee + Family	\$1,256.85

Delta Dental Benefits

In-Network Services	Premier PPO
Annual Maximum paid by Delta (per enrollee)	\$1,000
	YOU PAY:
Annual Deductible (on Basic & Major services)	\$50 / \$150
Preventive Services (oral exams, cleanings, bitewing x-rays)	0%
Basic Services (fillings, simple extractions, endodontic & periodontic services, complex oral surgery, denture repair)	20%
Major Services (crowns, dentures, implants)	50%
Orthodontia	50%
Lifetime Maximum	\$1,000
Waiting Period on Major and Orthodontia	12 Months

Preventive Services will not count against the Annual Maximum.

Delta Dental Premiums

****Per pay period (12 pays)****

	2019 Pre-Tax Premiums Delta Dental
Employee Only	\$32.44
Employee + Child	\$68.32
Employee + Children	\$68.32
Employee + Spouse	\$64.84
Employee + Family	\$96.56

Blue View Vision Benefits

Routine Eye Exam

Once every calendar year - **\$10 copay**

Eyeglass Frames

Once every 2 calendar years - **\$130 allowance and 20% off any remaining balance** toward the purchase price

Eyeglass Lenses

Once every calendar year you may receive any one of the following lens options - **\$20 copay**

- Standard plastic single vision lenses (1 pair)
- Standard plastic bifocal lenses (1 pair)
- Standard plastic trifocal lenses (1 paid)

Contact Lenses

Once every calendar year you may choose contact lenses instead of eyeglass lenses and receive **a \$130 allowance and 15% off any remaining balance** toward the cost of a supply of conventional contact lenses. Disposable lenses **allowance is \$130.**

Be sure to use **Blue View Vision** providers for your best benefit!

Blue View Vision Premiums

****Per pay period (12 pays)****

	2019 Pre-Tax Premiums Blue View Vision
Employee Only	\$5.77
Employee + Child	\$10.41
Employee + Children	\$10.41
Employee + Spouse	\$10.41
Employee + Family	\$16.73

Reminder about Mid-Year Changes

Unless you have a qualified change in status, you cannot make changes to your elections until the next open enrollment period.

- Birth, adoption, or legal custody of a child
- Marriage, divorce, or legal separation
- Death of spouse or child
- Change in spouse's coverage
- Gain or loss of dependent's eligibility
- Expiration of COBRA coverage
- Loss of your or your spouse's eligibility due to reduction in hours



IMPORTANT: If you or your dependents experience a qualified change in family status, you must notify human resources within **30 days** of the change.

Next Steps

- **Review your benefit options**
- **Complete carrier enrollment form if needed**
- **Turn all forms in to Kathy or Travis by May 31.**

